

FULL DOC SUMMARY

		Product 1 VS	Product 2 VP	Product 3 VM	Product 4 VOC
Features	LVR	Up to 95%	Up to 85%	Up to 95%	Up to 95%
	Cash Out	Unlimited	Unlimited	\$200,000 Max	Unlimited
	Take actual repayment		✓		
	Max loan Size	\$750k/security	\$1m/security	\$2m/security	\$1.5m/security
	Vacant Land		✓	✓	
	Construction Loans		✓	✓	
	High-Density	✓		✓	✓
	Supporting Documents	Servicing Calculator	Genworth Calculator	VP Calculator	ABL Calculator
Pay Slips		2 latest & Employment Letter	2 latest	2 latest	2 latest
3 months bank statement			✓	✓	✓
OFI debts statement		✗	✗	✗	Latest 3 months
Rates From	Owner Occupied	3.69%	4.43%	3.19%	2.74%
	Investment	4.19%	4.90%	3.44%	3.14%
	Offset Account		✓	✓	✓
	Redraw facility	✓	✓	✓	✓
Fees	Risk Fee				
	Valuation Fee	(Opteon)	(Valex)	(Valex)	(Valex)
	Application Fee	\$950	\$300	\$950	\$950
	Establishment Fee		\$699		
	Monthly Administration Fee		\$10 per month per account		
	Annual Fee	\$120 (Inv)		\$395	\$395
	Legal Fee	\$385	From \$440 + disbursements	At cost	At cost
	Discharge Fee	\$375	\$250	\$500	\$535
	Settlement Fee	\$275		\$150	\$300